

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sherry Lynn Young
Debtor

Case No. 24-03162-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 30, 2025

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2025:

Recip ID	Recipient Name and Address
db	+ Sherry Lynn Young, 5433 Peach Blossom Lane, Stewartstown, PA 17363-7640
5673924	+ Adludio Investments LLC, 5255 Marshall St, Unit 101, Arvada, CO 80002-3924
5673925	+ Aero Energy, Mid Atlantic Cooperative Services, PO Box 45757, Baltimore, MD 21297-5757
5673926	+ Antill Law Firm, 9737 Wadsworth Pkwy, Broomfield, CO 80021-4235
5673930	+ BTE Technology, 7455-L New Ridge Road, Hanover, MD 21076-3143
5673937	+ Colorado Department of Revenue, 1881 Pierce Street, Denver, CO 80214-1407
5674799	+ Colorado Department of Revenue, Attn: Bankruptcy, 1881 Pierce St., Rm 104, Lakewood, CO 80214-1424
5673949	+ Law Offices of Leonard R Higdon, 6565 S Dayton St, Ste 3650, Englewood, CO 80111-6140
5673950	+ Maui Mastermind, PO Box 1597, Jackson, WY 83001-1597
5673953	+ Salesforce Tower, 415 Mission Street, 3rd Floor, San Francisco, CA 94105-2504
5673955	+ Starting Point Rehabilitation, Inc., 5255 Marshall Street, Suite 101, Arvada, CO 80002-3924
5673956	+ UPMC, PO Box 826813, Philadelphia, PA 19182-6813

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5673927	Email/Text: bankruptcy@bhg-inc.com	Jan 30 2025 18:36:00	Bankers Healthcare Group, 10234 W. State Road 84, Fort Lauderdale, FL 33324
5673928	Email/Text: bankruptcy@bhg-inc.com	Jan 30 2025 18:36:00	Bankers Healthcare Group, BHG Financial, 201 Solar Street, Syracuse, NY 13204
5680830	Email/Text: bankruptcy@bhg-inc.com	Jan 30 2025 18:36:00	Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204
5673929	+ Email/Text: bankruptcies@bayfirstfinancial.com	Jan 30 2025 18:36:00	Bay First National Bank, 700 Central Ave Mail code 206, Saint Petersburg, FL 33701-3631
5673932	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2025 18:39:30	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5673931	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2025 18:39:30	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5673933	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 18:39:31	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
5673934	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 18:53:42	Citibank, PO Box 790040, Saint Louis, MO 63179-0040
5673935	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 18:39:39	Citibank/Sears, PO Box 6217, Sioux Falls, SD 57117-6217
5673936	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 18:39:47	Citibank/Sears, PO Box 790040, Saint Louis, MO 63179-0040
5673939	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 18:39:31	Costco Citi Card, PO Box 6500, Sioux Falls, SD 57117-6500
5673938	Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Jan 30 2025 18:39:39	Costco Citi Card, PO Box 6190, Sioux Falls, SD 57117-6190
5675570	Email/Text: mrdiscen@discover.com	Jan 30 2025 18:36:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5673941	Email/Text: mrdiscen@discover.com	Jan 30 2025 18:36:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
5673940	Email/Text: mrdiscen@discover.com	Jan 30 2025 18:36:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
5673942	Email/Text: dplbk@discover.com	Jan 30 2025 18:36:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5673943	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 30 2025 18:36:00	Hyundai Motor Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
5673944	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 30 2025 18:36:00	Hyundai Motor Finance, PO Box 20829, Fountain Valley, CA 92728-0829
5685901	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 30 2025 18:36:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
5673947	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 30 2025 18:39:38	Jpmcb, 700 Kansas Lane, Monroe, LA 71203-4774
5673946	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 30 2025 18:39:37	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
5679844	+ Email/Text: RASEBN@raslg.com	Jan 30 2025 18:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5673948	^ MEBN	Jan 30 2025 18:33:30	Kubota Credit Corp, USA, PO Box 2046, Grapevine, TX 76099-2046
5685464	+ Email/PDF: ebnotices@pnmac.com	Jan 30 2025 18:39:38	PENNYMAC LOAN SERVICES, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5673952	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2025 18:36:00	PNC Financial, 300 5th Avenue, Pittsburgh, PA 15222-2401
5673951	Email/PDF: ebnotices@pnmac.com	Jan 30 2025 18:53:42	Pennymac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
5682239	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2025 18:39:31	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5673954	+ Email/Text: bankruptcynotices@sba.gov	Jan 30 2025 18:36:00	Small Business Administration, 660 American Ave #301, King of Prussia, PA 19406-4032
5684965	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 30 2025 18:36:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
5673957	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 30 2025 18:36:00	US Bank, PO Box 790408, Saint Louis, MO 63179-0408
5673958	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 30 2025 18:39:38	Wells Fargo Bank, PO Box 50014, Roanoke, VA 24040-5014
5675649	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 30 2025 18:39:37	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0314-1
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5673945 Internal Revenue Service
5677306 *+ Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Joseph Quinn	on behalf of Debtor 1 Sherry Lynn Young CourtNotices@RQPlaw.com general@RQPlaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Sherry Lynn Young

CHAPTER 13

CASE NO. _____

☒ ORIGINAL PLAN☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)☐ Number of Motions to Avoid Liens☒ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☒ Included ☐ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$68,760.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
01/25	03/25	500.00	0.00	500.00	1,500.00
04/25	12/29	1,180.00	0.00	1,180.00	67,260.00
				Total Payments:	\$68,760.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$34,075.89**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.**A. Pre-Confirmation Distributions.** *Check one.*

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Kubota Credit Corp, USA	Zero Turn Lawn Mower	9032
Pennymac Loan Services, LLC	5433 Peach Blossom Lane Stewartstown, PA 17363 York County	2065

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Pennymac Loan Services, LLC	5433 Peach Blossom Lane Stewartstown, PA 17363 York County	\$3,011.66	\$0.00	\$3,011.66

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Hyundai Motor Finance	2022 Hyundai Santa Fe	\$19,429.00	8.00%	\$21,697.25	Plan

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
BTE Technology	<p>Starting Point Rehabilitation Inc.</p> <p>Total Assets: \$99,793.84</p> <p>Total Liabilities: \$136,880.36</p> <p>100 % ownership by Debtor (business no longer operating)</p>

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,455.00 already paid by the Debtor, the amount of \$ 3,045.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Colorado Department of Revenue	\$0.00
Internal Revenue Service	\$21,380.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
Adludio Investments LLC	Business Lease Agreement	\$0.00	0.00%	\$0.00	\$0.00	Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as

allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.
 (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: December 4, 2024

/s/ Joseph Quinn

Joseph Quinn

Attorney for Debtor

/s/ Sherry Lynn Young

Sherry Lynn Young

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.